

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

WNI 18-023903  
Shapiro & DeNardo, LLC  
14000 Commerce Parkway, Suite B  
Mount Laurel, NJ 08054  
(856)793-3080  
Christopher A. DeNardo - 250782017  
Krystin M. Kane - 171402015  
Kathleen M. Magoon - 040682010  
Donna L. Skilton - 013072007  
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Courtney A. Martin - 098782016  
Elizabeth L. Wassall - 023211995  
Jeffrey Rappaport - 003431991  
ATTORNEYS FOR WELLS FARGO BANK, N.A.

IN RE:

MONICA KOSTADINOV A/K/A MONICA ZUNIGA,  
DEBTOR



Order Filed on December 26, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

CASE NO.: 18-23432-VFP

JUDGE: HONORABLE VINCENT F.  
PAPALIA

Chapter: 13

**ORDER VACATING STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

**DATED: December 26, 2018**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

Upon the motion of SHAPIRO & DENARDO, LLC, Attorneys for WELLS FARGO BANK, N.A. under Bankruptcy Code section 362(d) for relief from the Automatic Stay as to certain real property as hereinafter set forth, and for cause shown,

1. It is ORDERED that the Automatic Stay of Bankruptcy Code section 362(a) is vacated to permit the movant to institute or resume and prosecute to conclusion one or more action(s) in the court (s) of appropriate jurisdiction to foreclose mortgage(s) held by the movant or alternatively to allow movant to pursue alternatives to foreclosure upon the following:

\_\_\_\_\_ Land and premises commonly known as Lot 62 Block 813 Commonly known as 798 Mount Prospect Avenue, Newark, New Jersey 07104.

2. It is ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternative, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property as sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

3. The movant may join the Debtor and any trustee appointed in this case as defendants in its foreclosure action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the Debtor, any trustee and other party who entered an appearance on the motion.

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 MONICA KOSTADINOV  
 Debtor

Case No. 18-23432-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Dec 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2018.

db +MONICA KOSTADINOV, 77 PALMER DRIVE, Livingston, NJ 07039-1314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 28, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2018 at the address(es) listed below:

Adam S. Kessler on behalf of Unknown Role Type 77 Palmer LLC akessler@kesslerlaw.com  
 Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK, N.A. cwohlab@logs.com,  
 njbankruptcynotifications@logs.com  
 Charles G. Wohlrab on behalf of Creditor Wells Fargo Bank NA cwohlab@logs.com,  
 njbankruptcynotifications@logs.com  
 David E. Sklar on behalf of Debtor MONICA KOSTADINOV dsklar@scuramealey.com,  
 ecfbkfilings@scuramealey.com;tscialla@scuramealey.com;mmack@scura.com;jesposito@scuramealey.com  
 David L. Stevens on behalf of Debtor MONICA KOSTADINOV dstevens@scuramealey.com,  
 ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;tscialla@scuramealey.com;mmack@scura.com  
 John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,  
 mortoncraigecf@gmail.com  
 Laura M. Egerman on behalf of Creditor US Bank Trust , NA bkyecf@rasflaw.com,  
 bkyecf@rasflaw.com;legerman@rasnj.com  
 Laura M. Egerman on behalf of Creditor Citibank, N.A., as Trustee for CMLTI Asset Trust  
 bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Rebecca Ann Solarz on behalf of Creditor Citibank, N.A., as trustee for CMLTI Asset Trust  
 rsolarz@kmlawgroup.com  
 Steven P. Kelly on behalf of Creditor U.S. Bank Trust, N.A., as Trustee for LSF9 Master  
 Participation Trust skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12